

Tax Morale Among Brazilian Microentrepreneurs Facing Potential Exclusion from Simples Nacional: Accountants' Perceptions

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Abstract

Purpose: This study investigates Brazilian accountants' perceptions of tax morale among micro and small entrepreneurs facing potential exclusion from the Simples Nacional tax regime, analyzing the sociodemographic and ideological factors influencing these perceptions. It situates the analysis within the international tax morale literature by focusing on accountants as informed third-party proxies in an emerging economy. The study addresses the following research question: To what extent do accountants' sociodemographic and ideological characteristics shape perceived tolerance of tax noncompliance among Simples Nacional entrepreneurs?

Method: Using a structured survey questionnaire, data were collected from 404 accountants. The instrument included hypothetical scenarios involving income underreporting, expense manipulation, and improper use of tax credits. Analytical methods comprised descriptive statistics, logistic regression, and correlation analyses to examine how sociodemographic factors are associated with accountants' perceptions. Robustness checks were performed to assess the consistency of the results.

Results: The findings indicate that male accountants were more likely to perceive clients as willing to conceal financial information. Accountants identifying with extreme right political orientations showed greater acceptance of income underreporting. Additionally, greater knowledge of Simples Nacional criteria was weakly but positively associated with acceptance of improper tax practices. The estimated magnitudes are economically meaningful, suggesting that gender and ideological orientation are associated with variation in professional judgment regarding tax ethics.

Contributions: This study contributes to international debates on tax morale and compliance by integrating behavioral and institutional perspectives within the Brazilian context. It highlights the importance of ethical training programs that address potential biases related to gender and political ideology. The practical implications inform policymakers and professional bodies seeking to promote a fair and ethically robust tax environment. The paper also advances the literature by examining accountants as mediators of tax behavior within a simplified tax regime, providing empirical evidence from a major emerging economy.

Keywords: Tax compliance; Tax morale; Behavioral ethics; Simples Nacional; Emerging economies; Brazil.

1 Introduction

Brazil has over 20 million active companies, of which approximately 86% are classified as micro and small enterprises under the Simples Nacional tax regime (RFB, 2022; DataSebrae, 2020). In 2022, approximately 6 million firms either entered or exited this regime, reflecting its substantial turnover and economic importance (RFB, 2022).

Established by Complementary Law No. 123/2006, the Simples Nacional regime streamlines the tax system by reducing compliance burdens and promoting business continuity. Nevertheless, stringent eligibility and retention criteria frequently result in exclusion, often due to limited awareness or misinterpretation of regulatory requirements.

Tax evasion, exacerbated by widespread informality, remains a critical challenge in Brazil, undermining government capacity and the implementation of public policies (IDV, 2020; Mikesell & Birskyte, 2007). According to the Federal Revenue Service's Tax Gap Report (RFB, 2023), evasion of corporate income taxes (IRPJ and CSLL) among Simples Nacional firms reached R\$13.7 billion (approximately US\$3.47 billion) in 2019, representing 51% of the regime's potential revenue. In addition, undeclared revenues totaled R\$568 billion (approximately US\$143.97 billion), equivalent to 32% of total potential revenue. These figures highlight the urgency of examining the determinants of tax morale and the perceived tolerance of noncompliance within this segment.

This study investigates the tax morale of micro and small entrepreneurs facing potential exclusion from Simples Nacional, as perceived by accountants. Using a self-administered questionnaire, data were collected from 404 accountants to examine their assessments of entrepreneurial responses to possible exclusion from the regime. This study addresses a gap in the literature identified by Lopo Martinez and Pereira (2022) and Lopo Martinez and Leal (2023), who note the limited empirical evidence on the behaviors and challenges associated with Simples Nacional entrepreneurs. Positioned within the international tax morale literature, our contribution lies in examining accountants as third-party proxies in a large emerging economy and in clarifying how their professional and ideological profiles relate to the perceived tolerance of specific tax practices under a simplified tax regime.

Tax morale can be assessed either through direct measures of taxpayers' attitudes toward evasion or indirectly through third-party evaluations of tolerance for noncompliant practices. Adopting the latter approach, this study leverages accountants as proxies, potentially yielding more authentic reflections of entrepreneurs' attitudes by mitigating social desirability bias in indirect behavioral assessments (Giarrizzo & Sivori, 2010). Accordingly, the following research question is posed: To what extent do accountants' sociodemographic and ideological characteristics shape perceived tolerance of tax-noncompliant behaviors among Simples Nacional entrepreneurs? In addition, we report the economic magnitude of the associations – for example, odds ratios and average marginal effects – to make their practical relevance explicit.

Given the prominence of micro and small enterprises in Brazil's economy, understanding their tax compliance behavior is essential for designing targeted and effective policies. By leveraging accountants' professional expertise, this study provides novel insights into the dynamics shaping tax compliance decisions. The paper's contribution lies in linking the perceived acceptability of specific practices – such as underreporting revenue, manipulating expenses, and claiming improper tax credits – to accountants' professional and ideological profiles, thereby informing the design of ethics training and policy interventions within Simples Nacional. The findings contribute to the tax morale literature and offer actionable implications for policymakers seeking to promote a more equitable and sustainable tax environment.

The paper is organized as follows: the literature review examines tax morale, determinants of compliance, and the institutional context of Simples Nacional, culminating in the study's theoretical framing and contribution. The methodology section describes the survey design, scenarios, variables, and analytical strategy. The results section presents statistical evidence and situates the findings within the existing literature, followed by a discussion of implications for professional ethics and public policy. The conclusion summarizes the main contributions, clarifies the study's scope and limitations – particularly its perception-based design and issues of external validity – and outlines avenues for future research.

2 Theoretical framework

2.1 Dynamics of Tax Evasion and Compliance

Tax evasion substantially undermines government revenues and the provision of public services, particularly in developing countries, thereby necessitating comprehensive tax and administrative reforms to strengthen fiscal capacity (Torgler, 2005; Tajuddin et al., 2023). Compliance behavior is shaped by economic, social, and behavioral factors, including individuals' perceptions of risk, expected utility, and social norms (Pappadà, 2022; Biondo et al., 2022; Berger et al., 2021). Although government audits and sanctions are widely used enforcement mechanisms, their effectiveness varies considerably and may produce counterintuitive outcomes, such as the “bomb crater effect,” whereby an increased perceived probability of audit can, in some contexts, lead to higher evasion (Berger et al., 2021). Traditional deterrence instruments, such as monetary penalties, generally reduce evasion but do not necessarily curb tax avoidance, which tends to respond more directly to perceived costs and the probability of detection (Gamannossi degl'Innocenti et al., 2022).

Social norms and moral attitudes play a crucial role, beyond formal enforcement mechanisms, in shaping tax compliance behavior. Individual attitudes toward tax obligations are influenced by social and cultural norms, extending beyond government-imposed control measures (Elster, 1989; Naylor, 1989). Taxpayers often emulate their peers' compliance behavior, underscoring the importance of social influence and normative feedback mechanisms in shaping compliance (Berger et al., 2021; Hokamp & Seibold, 2014). Accordingly, effective compliance strategies should balance enforcement with educational and service-oriented initiatives to promote accurate reporting and sustained compliance (Martinez & Coelho, 2019; Nichita & Bătrâncea, 2012; McKee et al., 2018). In sum, this literature points to measurable associations between (i) institutional and social contexts, (ii) professional characteristics, and (iii) the perceived tolerance of specific noncompliant practices – associations that we examine empirically.

2.2 Socioeconomic Impacts on Tax Morale

Tax morale, defined as the intrinsic motivation to comply with tax obligations, is strongly influenced by trust in tax authorities, perceived fairness, and broader socioeconomic factors (Tajuddin et al., 2023; Vythelingum et al., 2017). Economic stability is positively associated with tax morale, as reflected in higher compliance during periods of growth, as shown in the case of Zimbabwe (Nyamapheni & Robinson, 2022). Conversely, inequality is negatively associated with tax morale, as documented in Latin American contexts (Gerstenblüth et al., 2012). In addition, sociodemographic characteristics – including age, religion, gender, and employment status – play a significant role in shaping attitudes toward taxation (Daude et al., 2012; Funmilola et al., 2019).

Furthermore, social and cultural norms exert a strong influence on tax compliance behavior. Compliance decisions are embedded within broader societal values and behavioral patterns, emphasizing the importance of social context (Elster, 1989; Naylor, 1989; Anggraeni et al., 2023). Effective governance, high-quality public services, political trust, and social capital are positively associated with civic commitment to taxation (Daude et al., 2012; Fonseca Corona, 2024). Progressive tax structures that emphasize fairness are likewise associated with higher levels of tax morale (Doerrenberg & Peichl, 2013; Gerstenblüth et al., 2012).

Understanding these complex social, cultural, and economic interactions is essential for developing comprehensive compliance frameworks that move beyond purely punitive measures toward a holistic and socially embedded approach (Elster, 1989; Naylor, 1989; Torgler, 2005; Nichita & Bătrâncea, 2012). Building on this body of work, our study shifts the focus from citizen-taxpayers at large to accountants, who mediate norms and provide compliance-related advice to micro and small firms – an analytical vantage point that remains underexplored in the existing literature.

2.3 Simples Nacional and Tax Morale in Brazil

Brazil faces significant challenges related to tax evasion, which adversely affect public revenues and social spending (Martinez, 2017). To simplify tax compliance for micro and small enterprises and promote formalization, Brazil introduced Simples Nacional through Complementary Law No. 123/2006. This regime consolidates multiple taxes into a single progressive levy, thereby simplifying compliance obligations and reducing administrative burdens for smaller firms (Bueno et al., 2017).

Despite its benefits, Simples Nacional may inadvertently create incentives for income underreporting in order to remain within eligibility thresholds (Rezende, 2017). Such behavior is common in tax regimes that provide substantial benefits at specific revenue cutoffs, as documented in Southeast Europe (Williams & Franic, 2017). Tax morale plays a critical role in mitigating these tendencies, with higher levels of tax morale being strongly associated with lower levels of income underreporting (Williams & Franic, 2017).

In 2019, the substantial revenue gap within the Simples Nacional regime underscored persistent compliance challenges driven by structural and behavioral factors. The regime's revenue-based, rather than profit-based, taxation creates incentives for income underreporting as firms seek to minimize their tax liabilities. This dynamic is further exacerbated by the prevalence of informal sales transactions and the limited capacity of small firms to engage in sophisticated tax planning, factors that collectively intensify revenue underreporting (RFB, 2023). Within this institutional context, the ethical orientation and professional guidance of accountants plausibly play a pivotal role in shaping the perceived acceptability of practices such as underreporting revenue, manipulating expenses, and claiming improper tax credits.

Improving tax compliance under Simples Nacional requires greater transparency in tax policy design and in the allocation of public revenues, as well as a potential reassessment of structural features such as revenue ceilings and sectoral eligibility (Carneiro & Raupp, 2021; Nascimento et al., 2017). Given the influence of regional and cultural attitudes, effective policy responses must also address broader social determinants of compliance (Berdiev & Saunoris, 2019; Tambun & Haryati, 2022).

2.4 Accountants' Influence and Sociodemographic Factors in Tax Compliance

Accountants play a central role in shaping tax compliance decisions among micro and small firms, serving as key intermediaries between entrepreneurs and tax authorities. Their ethical judgments, professional guidance, and perceptions influence clients' compliance behavior (Shafer et al., 2016; McKerchar et al., 2013).

Gender differences are associated with variation in ethical judgments, with female accountants often exhibiting greater ethical sensitivity and lower tolerance for tax evasion (Shafer et al., 2016). Political orientation likewise shapes accountants' perceptions, as ideological differences influence attitudes toward taxation and compliance (Cullis et al., 2012). Professional knowledge and educational background are also associated with differences in compliance judgments, highlighting the importance of continuous professional development in maintaining ethical standards and sound compliance assessments (Hite & Hasseldine, 2003; Borrego et al., 2016). Together, these strands of research motivate our empirical examination of how accountants' profiles relate to perceived tolerance of specific noncompliant practices among Simples Nacional firms.

2.5 Research Contribution

This study extends prior research by examining accountants' perceptions of entrepreneurs facing potential exclusion from Simples Nacional, thereby addressing a gap identified in the existing literature. Previous research (Lopo Martinez & Pereira, 2022; Lopo Martinez & Leal, 2023) highlighted the importance of tax morale in the Brazilian context but did not examine the specific challenges and behavioral responses associated with the simplified tax regime. By leveraging accountants as informed third-party proxies for entrepreneurial behavior, this study offers nuanced insights into the interplay between socio-behavioral and institutional factors shaping compliance, thereby contributing to the broader understanding of tax morale within this important segment of the business population.

Guided by the preceding review, we examine whether (i) professional knowledge, ideological orientation, and sociodemographic characteristics are associated with the perceived tolerance of specific noncompliant practices, and (ii) how the Simples Nacional institutional setting conditions these associations. We formulate the following conjectures: (C1) higher levels of professional knowledge are associated with lower tolerance (ethics-dominant view) or alternatively with higher tolerance when regulatory rules are perceived as strategically exploitable; (C2) ideological positions at the extremes are associated with greater tolerance of underreporting; and (C3) greater seniority or professional experience is associated with lower tolerance (professional-integrity channel). These conjectures structure our empirical analysis without implying causal identification.

3 Methodology

This study examines the tax morale of micro and small entrepreneurs facing potential exclusion from the Simples Nacional tax regime, focusing on accountants' perceptions of their clients' tax practices in contexts involving possible tax evasion. Given its perceptual and cross-sectional design, the findings are interpreted as associative rather than causal. Because the sample was recruited through professional WhatsApp groups and social media networks, the study is subject to potential self-selection bias; accordingly, external validity is limited, and the conclusions apply strictly to the surveyed accountants.

3.1 Data collection

Data were collected using a structured quantitative questionnaire designed to capture accountants' responses to hypothetical tax evasion scenarios that could lead to exclusion from Simples Nacional. The survey instrument, detailed in Appendix A, was distributed nationwide via Google Forms through professional WhatsApp groups and social media networks to ensure broad dissemination. The final sample comprised 404 accountants serving Simples Nacional firms. Demographic information was collected on age, gender, professional experience, and geographic location, while ensuring participant confidentiality.

The three scenarios presented, developed to reflect different types of tax noncompliance, are as follows:

- **Scenario 1:** Underreporting of income, in which entrepreneurs report less than their actual turnover in order to remain eligible for the Simples Nacional regime.
- **Scenario 2:** Manipulation of expenses, including the creation of fictitious or inflated expenses to reduce taxable income.
- **Scenario 3:** Improper use of tax credits, such as the improper claiming of VAT credits or the use of credits not applicable under the regime.

3.2 Evaluation of Tax Morale

Tax morale was operationalized using two primary measures for each scenario:

- **Acceptability:** Measured on an ordered response scale ranging from 0 (completely unacceptable) to 7 (completely acceptable), capturing respondents' level of acceptance of the described behavior.
- **Perceived prevalence:** Measured by asking respondents to estimate the percentage of micro and small business owners who would be likely to engage in similar behavior.

Following Vieira and Dalmoro (2008), response scales ranging from two to seven points are empirically supported, as they provide reliable, internally consistent, and practically manageable measures. Prior research suggests that increasing the number of response categories beyond seven yields negligible gains in reliability (Cicchetti et al., 1985; Oaster, 1989), supporting the appropriateness of the selected scale. These measures facilitate the assessment of social norms, the estimation of perceived noncompliance, the identification of discrepancies between attitudes and behavior, the evaluation of injunctive and descriptive norms, and cross-cultural comparisons. Incorporating these metrics enables a more comprehensive analysis of the factors associated with tax compliance, thereby informing evidence-based strategies aimed at promoting a culture of compliance and mitigating tax evasion. The influence of injunctive norms (expectations about others' behavior) and descriptive norms (perceptions of others' actual behavior) was examined, with dependent variables rescaled from 0 to 1 for analytical purposes (Horodnic, 2018; Hallsworth et al., 2017). Political orientation was measured on a 7-point left–right scale (1 = far left; 7 = far right) and used consistently across all analyses.

Confidentiality was ensured by assigning identification codes ranging from PC01 to PC404 to all respondents. Participants' ages ranged from 23 to 80 years. Of the sample, 53.7% identified as female and 46% as male. All were active professionals, and most had more than 10 years of professional experience. Data collection occurred between July 18 and August 8, 2023, using a structured questionnaire composed of closed-ended items. The data were analyzed using the General Linear Model (Ostertagová & Ostertag, 2013), with Welch's correction applied to account for unequal variances (Hajji & Leyrat, 2018) and Dunnett's test employed for multiple comparisons (Sauder & DeMars, 2019).

3.3 Sampling and Questionnaire Reliability.

The minimum required sample size was calculated using the standard formula for proportions:

$$N = \frac{Z^2 \cdot p \cdot (1 - p)}{E^2}$$

Where:

N = required sample size;

Z = critical value of the standard normal distribution for the desired confidence level (1.96 for 95% confidence);

p = estimated proportion (0.5, assuming maximum variability)

E = margin of error (0.05).

To ensure robustness, a sample size of at least 384 participants was targeted, corresponding to a 95% confidence level and a 5% margin of error. According to the Federal Accounting Council (CFC, 2023), Brazil has approximately 500,000 active accountants.

The questionnaire's reliability was assessed using Cronbach's alpha (Cronbach, 1951) to evaluate internal consistency. The resulting coefficient was **0.687**, indicating acceptable reliability.

A logistic regression analysis was conducted to examine the factors associated with the perceived propensity of clients to conceal financial information, using a 5% significance level (Lever et al., 2016). In addition, t-tests (Krzywinski & Altman, 2013) and Spearman's correlation coefficient (Genest et al., 2013) were used to assess associations between the study variables.

Because the study is cross-sectional and perceptual, omitted variables (e.g., firm-level ethics climate) or simultaneity may bias associations; the findings are therefore interpreted as correlational rather than causal. To assess robustness, we (i) re-estimated the key models using probit instead of logit; (ii) used standard errors clustered by region; (iii) reported average marginal effects for ease of interpretation; and (iv) performed sensitivity analyses excluding outlier or inconsistent responses. The direction and statistical significance of the core coefficients remained substantively unchanged.

4 Data analysis

The logistic regression analysis examined how accountants' sociodemographic characteristics are associated with their perceptions of clients' propensity to engage in noncompliant practices involving the concealment of financial information. The dependent variable was a binary indicator of whether the accountant perceived their clients as willing to conceal financial information (coded as 1) or not (coded as 0). Respondents who did not provide a clear answer were excluded from this analysis. Given the cross-sectional, perception-based design of the study, the relationships reported below are interpreted as associations rather than causal effects.

Independent variables included age, size of client firms served, educational level, professional experience, and knowledge of the exclusion criteria for the Simples Nacional regime. These variables were categorized as presented in Table 1. Political orientation was measured consistently on a 1–7 left–right scale (1 = far left; 7 = far right).

This approach examines how personal and professional characteristics of accountants are associated with their perceptions of clients' tax morale and compliance behaviors. By incorporating factors such as age, education, experience, and regulatory knowledge, the analysis provides insight into how accountants interpret clients' behaviors.

The results indicate that these sociodemographic variables are significantly associated with accountants' perceptions, highlighting the importance of individual characteristics in understanding variation in perceived tax compliance behavior.

Table 1
Coding of Research Variables

Variable	Code	Description
Education	1	High school
	2	Bachelor's degree
	3	Postgraduate specialization
	4	Master's degree
	5	Doctoral Degree
Experience (years)	1	Less than 5 years
	2	5 to 10 years
	3	10 to 20 years
	4	More than 20 years
Firm size	1	MEI (Individual Microentrepreneur)
	2	ME (Micro firms)
	3	EPP (Small firms)
	4	Other categories
Knowledge of Simples Nacional	1	No knowledge
	2	Superficial knowledge
	3	Intermediate knowledge
	4	In-depth knowledge
Political Orientation	1	Extreme Left
	2	Left
	3	Center-left
	4	Center
	5	Center-right
	6	Right
	7	Extreme right
Region	1	North
	2	Northeast
	3	Midwest
	4	Southeast
	5	South

Source: Prepared by the authors.

4.1 Descriptive Statistics

Table 2

Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Standard deviation
Age	391	23	80	42.99	11.116
Education	402	1	5	2.69	0.72
Experience	401	1	4	2.84	1.028
Company Size	395	1	4	2.57	0.804
Knowledge of Simples Nacional	401	1	4	3	0.897
Scenario 1 Acceptability	400	1	7	2.07	1.38
Scenario 1 Perceived Prevalence	376	1	5	3.79	1.135
Scenario 2 Acceptability	403	1	7	3.49	1.88
Scenario 2 Perceived Prevalence	381	1	5	4.11	1.057
Scenario 3 Acceptability	402	1	7	3.56	1.906
Scenario 3 Perceived Prevalence	386	1	5	4.09	1.102

* Education: 1 = High school; 2 = Bachelor's degree; 3 = Postgraduate specialization; 4 = Master's degree; 5 = Doctoral degree.

** Experience: 1 = <5 years; 2 = 5–10 years; 3 = 10–20 years; 4 = >20 years.

*** Firm size: 1 = MEI; 2 = ME; 3 = EPP; 4 = other categories.

Source: Prepared by the authors.

The descriptive statistics provide valuable insights:

- *Demographics:* The average age of accountants was approximately 43 years, suggesting a professionally experienced sample spanning multiple generational cohorts. Educational attainment was relatively high, with most respondents holding at least a bachelor's degree. The average level of professional experience fell between 10 and 20 years, indicating substantial exposure to accounting practices and regulatory frameworks.
- *Firm Size and Knowledge:* Accountants primarily served micro and small firms, reflecting their central involvement in this segment of the market. Self-reported knowledge regarding exclusion from Simples Nacional was predominantly at the intermediate level, suggesting potential scope for greater familiarity with specific regulatory criteria.
- *Tax Noncompliance Scenarios:*
 - **Acceptability:** Accountants generally rated the noncompliant practices as unacceptable, with mean acceptability scores consistently below the neutral midpoint on a 0–7 scale. This pattern aligns with strong professional and ethical standards.
 - **Perceived Prevalence:** Despite low acceptability, respondents reported moderate to relatively high-perceived prevalence of such behaviors among entrepreneurs (means \approx 3.8–4.1 on a 1–5 scale), a pattern that may reflect professional vigilance or awareness of common noncompliance risks.

These scenario-based items inherently carry a risk of *social desirability bias*, that is, the tendency of respondents to provide normatively acceptable responses. To improve measurement validity in future research, we recommend complementing direct questioning with indirect elicitation strategies, such as randomized response methods and list experiments, and triangulating perceptual measures with behavioral or administrative data.

Moreover, Scenario 1 (underreporting of income) exhibited the lowest level of acceptability among the three vignettes, likely reflecting its greater salience and the broader awareness of the revenue ceiling rule under the Simples Nacional regime. This heightened salience may lead respondents to adopt stricter ethical evaluations relative to less familiar or more ambiguously defined practices, such as expense manipulation or improper credit claims.

Interpretation caveat. Consistent with the study design, these descriptive patterns and model estimates should be interpreted as *associative* rather than causal. They provide contextual insight into perceived behaviors, but not direct evidence of entrepreneurs' actual conduct. Accordingly, generalizations should be made with caution and considered specific to the surveyed population.

4.2 Logistic Regression Analysis

Table 3 shows the logistic regression estimates for the dependent variable, perceived willingness of clients to conceal financial information. With the exception of gender, the continuous and structural predictors (age, education, experience, firm size, and knowledge of Simples exclusion criteria) were not statistically significant. This finding provides limited evidence that these characteristics, considered individually, explain variation in perceived client concealment after controlling for other covariates.

Table 3

Logistic Regression Results for Perceived Concealment of Financial Information

Variable	B	SE	p-value	OR	95% CI for OR	
					Lower	Upper
Age	-0.036	0.039	0.356	0.964	0.893	1.042
Education	0.374	0.425	0.379	1.453	0.632	3.341
Experience	0.003	0.454	0.995	1.003	0.412	2.443
Firm size	0.518	0.380	0.173	1.679	0.797	3.536
Knowledge of Simples Nacional exclusion criteria	0.280	0.374	0.455	1.323	0.635	2.755
Constant	-5.164	1.949	0.008	0.006		

Source: Prepared by the authors.

None of the variables reached statistical significance, suggesting no systematic association between age, education level, years of experience, firm size, or knowledge of the Simples exclusion criteria and accountants' perceptions. These results indicate that client willingness to conceal financial information, as perceived by accountants, does not appear to be strongly associated with standard demographic or professional characteristics in this sample. Accordingly, further research may explore alternative explanatory factors, such as individual ethical orientations, organizational culture, or specific professional contexts, to better understand the determinants of accountants' judgments.

Table 4 shows the regression estimates using categorical variables.

Table 4
Logistic Regression Results with Categorical Variables

Variable (Reference Category)	B	p-value	OR	95% CI for OR	
				Lower	Upper
Gender (Female)		0.022			
Male	1.911	0.022*	6.76	1.311	34.864
Political orientation (extreme right)		0.809			
Center	-2.375	0.118	0.093	0.005	1.83
Center-right	-2.186	0.152	0.112	0.006	2.236
Center-left	-1.665	0.276	0.189	0.009	3.787
Right	-1.515	0.221	0.22	0.019	2.482
Left	-1.311	0.394	0.27	0.013	5.48
Region (Midwest)		0.87			
Northeast	1.327	0.3	3.769	0.307	46.284
North	0.276	0.807	1.317	0.145	11.97
Southeast	-17.199	0.999	0	0	.
South	0.08	0.949	1.083	0.091	12.897
Constant	-1.502	0.341	0.223		

Source: Prepared by the authors.

Gender was statistically significant: male accountants were more likely to perceive clients as willing to conceal financial information (OR = 6.76; $p = .022$), suggesting potential gender-based differences in professional judgment or perceived risk. This finding highlights the importance of considering how gendered experiences may shape risk assessments and interactions with clients, with possible implications for training and supervisory practices. Political orientation and region were not statistically significant predictors, suggesting that, in this sample, accountants' perceptions of client misconduct may be less influenced by these background factors once other variables are controlled.

4.3 Correlation Analysis of Scenarios

Table 5 presents the Spearman correlation matrix examining relationships between numerical predictor variables and the three tax noncompliance scenarios:

- Scenario 1: Underreporting of income.
- Scenario 2: Manipulation of expenses.
- Scenario 3: Improper use of tax credits.

Table 5

Spearman Correlation Matrix

Variable	Scenario1	Scenario 2	Scenario 3
Age	-0.028	-0.013	0.031
Education	-0.053	-0.039	-0.004
Years of experience	-0.002	0.026	0.097
Firm size	-0.013	-0.031	0.054
Knowledge of Simples Nacional exclusion criteria	0.018	0.067	0.113*
Scenario 1	1.000	0.424*	0.398*
Scenario 2	0.424*	1.000	0.443*
Scenario 3	0.398*	0.443*	1.000

Note: Correlations in bold are significant at $p < 0.05$.

Source: Prepared by the authors.

Knowledge of Simples Nacional had a weak positive correlation with acceptance of Scenario 3 ($r = 0.113$, $p < 0.05$), suggesting that greater familiarity may be associated with slightly higher tolerance for improper credit use. This finding indicates that accountants with deeper knowledge of specific tax regulations might perceive certain tax avoidance practices as less severe, possibly due to familiarity bias or a nuanced understanding of regulatory ambiguities. These insights underline the importance of balancing technical knowledge with clear ethical guidelines in professional training, highlighting a potential risk that increased expertise could be accompanied by greater interpretive flexibility in ethically sensitive contexts.

Positive correlations among scenarios indicate interconnected attitudes toward different forms of tax evasion, suggesting that tolerance of one fraudulent practice may be associated with a greater likelihood of accepting other unethical behaviors. This interconnectedness underscores the importance of holistic ethical training and comprehensive compliance programs designed not only to address specific infractions but also to foster an overarching culture of integrity and responsibility among accounting professionals and their clients.

4.4 Impact of Sociodemographic Factors on Perceptions of Tax Compliance

This section examines how gender, political orientation, and other variables are associated with accountants' perceptions of tax compliance behavior across the three scenarios presented. All inferences are interpreted as associative rather than causal, consistent with the cross-sectional, perception-based design of the study.

4.4.1 Influence of Gender on Perceptions

An independent samples t-test was conducted to compare the levels of agreement with the tax compliance scenarios across gender. The results are presented in Table 6.

Table 6
T-Test Comparing Agreement across Gender

Variable	Female Mean	Male Mean	t	df	p-value
Scenario 1	2.080	2.016	0.46	395	0.643
Scenario 2	3.344	3.649	-1.62	398	0.105
Scenario 3	3.405	3.717	-1.64	397	0.102

Source: Prepared by the authors.

No significant gender differences emerged; both groups expressed disapproval of fraudulent scenarios, indicating broadly consistent ethical orientations among accounting professionals. This pattern suggests that foundational ethical training and professional norms may contribute to relatively uniform compliance perceptions across genders. It further underscores the value of standardized ethical education programs within the accounting profession in sustaining and reinforcing this consensus. Future research could examine whether this consistency persists across different professional contexts or in more complex ethical dilemmas.

4.4.2 Influence of Political Orientation on Perceptions

A general linear model was estimated to compare accountants' perceptions across political orientation groups. The results for Scenario 1 are presented in Table 7.

Table 7
Comparison of Tax Morale by Political Orientation for Scenario 1

Political Orientation	Mean	SD	IC 95%		p-value
			Lower	Upper	
Center	1.736 ^b	0.160	1.421	2.052	
Center-right	2.585 ^{ab}	0.187	2.217	2.953	
Center-left	2.167 ^{ab}	0.210	1.754	2.58	
Right	2.11 ^{ab}	0.113	1.888	2.333	
Left	1.795 ^b	0.205	1.392	2.199	
Extreme Right	3 ^a	0.556	1.907	4.093	
Extreme Left	2.5 ^{ab}	0.681	1.161	3.839	0.009

Note: Means sharing the same superscript letter (^a, ^b) do not significantly differ at the 5% level based on post hoc multiple comparison tests. Different letters indicate statistically significant differences between groups.

Source: Prepared by the authors.

Significant differences were observed for Scenario 1 ($p = 0.009$), with extreme-right respondents showing greater tolerance toward underreporting of income. This result underscores the potential role of political ideology in shaping ethical judgments about tax compliance. Although statistically significant, these group differences should be interpreted in light of the reported confidence intervals and the perception-based nature of the measure.

4.4.3 Correlations Among Perceptions and Other Variables

Spearman correlation analysis was conducted to examine the relationships between accountants' perceptions across scenarios and other variables. The correlation matrix is presented in Table 8.

Table 8

Spearman Correlation Matrix

Variable	Scenario 1	Scenario 2	Scenario 3
Scenario 1	1.000	0.607**	0.541**
Scenario 2	0.607**	1.000	0.610**
Scenario 3	0.541**	0.610**	1.000
Age	-0.129*	-0.058	-0.045
Education	-0.001	0.072	0.083
Years of experience	-0.148*	0.004	-0.033
Firm size	-0.135*	0.055	-0.015
Knowledge of Simples Nacional exclusion criteria	0.024	0.086	0.089

Notes: **Correlation is significant at the 0.01 level; *Correlation is significant at the 0.05 level.

Source: Prepared by the authors

Scenario 1 was negatively correlated with age ($\rho = -0.129$, $p < 0.05$), experience ($\rho = -0.148$, $p < 0.05$), and firm size ($\rho = -0.135$, $p < 0.05$). These findings suggest that older and more experienced accountants, as well as those serving larger businesses, tend to perceive lower acceptance of income underreporting among their peers. This pattern may reflect greater awareness of compliance standards, increased professional accountability, or more structured organizational controls typically associated with larger firms. From a practical perspective, the results indicate the potential relevance of professional experience and organizational ethics frameworks in shaping perceptions of unethical financial practices. They also highlight the importance of continuous education and structured ethical guidelines within professional environments to sustain high compliance standards.

The absence of significant correlations for Scenarios 2 and 3 suggests that accountants' perceptions regarding expense manipulation and the improper use of tax credits were relatively consistent across demographic strata. Taken together, the positive inter-scenario correlations indicate shared attitudinal underpinnings; hence, training and policy initiatives may benefit from addressing common ethical mechanisms rather than isolated infractions.

5 Discussion of findings and implications

This study explored accountants' perceptions of entrepreneurs' willingness to engage in tax evasion practices under the Simples Nacional regime. The findings align with behavioral and institutional perspectives on tax morale, including the roles of social norms, perceived fairness, and professional ethics, and offer **practice-oriented insights** for professional bodies and regulatory authorities.

Table 9

Summary of Key Findings, Implications, and Recommendations

Key Findings	Practical Implications	Recommendations
Gender is associated with differences in perceptions of client honesty.	Male accountants report higher perceived risk of client concealment, suggesting differences in professional skepticism.	Provide targeted ethics and decision-making training to minimize gender-related bias; include structured case-based discussions.
Extreme-right respondents exhibited greater tolerance toward tax underreporting.	Ideological frames may shape ethical judgments and client advice.	Strengthen ethics programs emphasizing objectivity and the separation of personal beliefs from professional duties; implement peer review for sensitive advisory decisions.
Greater knowledge is weakly associated with acceptance of certain evasive practices.	Technical familiarity may, at the margin, normalize borderline practices.	Integrate ethics explicitly into technical continuing professional development (CPD), particularly in areas involving credits and thresholds, supported by operational red lines and decision checklists.
Older accountants perceive lower tolerance of tax evasion.	Professional experience appears to reinforce integrity norms.	Establish formal mentoring structures in which senior professionals supervise junior staff on higher-risk engagements.
Strong consistency in ethical standards across scenarios.	A solid professional ethical foundation appears to exist.	Reinforce broad ethical standards and maintain consistent professional messaging.

Note: This table summarizes findings derived from the study; reported effects are **associative** rather than causal.

These insights collectively reinforce the critical role accountants play in sustaining ethical compliance cultures among small and micro enterprises. Professional accounting bodies and regulatory agencies may benefit from prioritizing ethical training that explicitly addresses potential biases related to gender and political ideology, thereby promoting a consistent and professional approach to assessing and advising on compliance matters. Organizations may also benefit from fostering environments that support ethical transparency, including the provision of structured channels for ethical deliberation and reporting.

Future studies could enhance understanding by directly involving entrepreneurs in order to triangulate perceptual evidence with actual compliance behaviors. Research incorporating more sophisticated methodologies, such as randomized response techniques or carefully designed case vignettes may help reduce biases and yield more reliable data on sensitive compliance issues. Additionally, exploring organizational contexts, the effectiveness of ethical training, and longitudinal changes in perceptions could offer deeper insights into how sustainable ethical compliance cultures are developed and maintained.

Conclusion

This study investigated accountants' perceptions of tax morale among Brazilian micro and small entrepreneurs facing potential exclusion from the Simples Nacional tax regime. The analysis, based on responses from 404 accountants, examined how sociodemographic and professional factors are associated with perceptions of tax compliance behaviors. By examining accountants as informed proxies for entrepreneurs, the study provides an indirect yet informative perspective on compliance culture within a simplified tax regime.

Key findings highlighted significant gender-based differences: male accountants were notably more likely to perceive their clients as inclined toward financial concealment, suggesting variation in professional skepticism or potential gender-related biases. Political orientation also emerged as a relevant factor, with accountants identifying as extreme-right demonstrating greater tolerance for income underreporting – a result consistent with behavioral literature linking ideology to compliance attitudes. Furthermore, older and more experienced accountants perceived lower tolerance for underreporting; a pattern that may reflect stronger ethical awareness developed through professional maturity and prolonged exposure to regulatory environments.

This research contributes to understanding how professional and ideological characteristics are associated with compliance-related perceptions within the accounting profession. However, several limitations should be acknowledged. The findings reflect perceived behaviors – subject to professional bias, self-selection, and social desirability effects – rather than entrepreneurs' actual conduct. As such, they should not be generalized beyond the surveyed group or interpreted as causal. Future research could incorporate entrepreneurial perspectives and draw on larger, more diverse, and longitudinal samples to validate and extend these results.

Ultimately, this study underscores the critical role of accountants in promoting ethical compliance cultures within micro and small enterprises. Addressing identified biases through targeted ethics and decision-making training may help strengthen the alignment between professional integrity and regulatory expectations. Collaborative initiatives among policymakers, accounting councils, and higher education institutions are recommended to reinforce ethical standards, foster transparency, and promote a fairer and more accountable tax environment in Brazil's evolving fiscal landscape.

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APPENDIX A - MODEL SURVEY QUESTIONNAIRE

ACCOUNTANTS' PERSPECTIVES ON SITUATIONS OF EXCLUSION FROM SIMPLES NACIONAL

DEAR RESPONDENT

This questionnaire is part of an academic study that seeks to understand accountants' the perspectives on situations of exclusion from Simples Nacional.

Your participation is very important and will contribute to the analysis of this relevant topic. However, participation is completely voluntary. You are free not to answer any questions you do not wish to answer. Individual responses to this questionnaire are confidential. The data collected will be used in an anonymous and aggregated form for research purposes only.

Thank you in advance for your valuable contribution.

Sections of the questionnaire:

RESPONDENT DATA

1. What year were you born?
(drop-down list from 1920 to 2002)

2. Which gender do you identify with?
 Female
 Male
 Non-binary
 Prefer not to disclose

3. What is your highest level of education?
 High school
 Undergraduate degree
 Postgraduate specialization
 Master's degree
 Doctoral degree

4. How many years have you been working as an accountant?
 Less than 5 years
 Between 5 and 10 years
 Between 10 and 20 years
 More than 20 years

5. What is the legal nature of most of your clients?
 MEI - Individual Microentrepreneur
 ME - Microenterprise
 EPP - Small Business
 EIRELI
 S.A. - Joint Stock Company

6. How do you position yourself politically?

- Far left
- Left
- Center-left
- Center
- Center-right
- Right
- Far right

7. In which region do you currently live?

- North
- Northeast
- Midwest
- Southeast
- South

8. How do you rate your level of knowledge about the grounds of exclusion from the Simples Nacional regime?

- I do not know the grounds for exclusion from the Simples Nacional regime;
- I have only superficial knowledge of the grounds for exclusion from Simples Nacional;
- I know the grounds for exclusion from Simples Nacional at an intermediate level;
- I have thorough knowledge of the grounds for exclusion from Simples Nacional.

9. Imagine that you are responsible for providing services to a client and, in the course of your work, the client asks you to conceal illegal financial information. What would your attitude be in this situation? Please select one of the options below:

- I would refuse the client's request and warn them of the legal and ethical consequences;
- I would accept the client's request to preserve the contract, even though this may be illegal and unethical;
- I would report the client to the competent authorities so that appropriate measures can be taken;
- I am not sure what I would do.

HYPOTHETICAL SCENARIOS

In this section, we will ask for your opinion on three scenarios that could lead to the exclusion from Simples Nacional.

Scenario 1

Simples Nacional has rules for remaining in the system, such as limiting expenses to 120% of annual gross revenue. If this limit is exceeded, the company can be excluded from Simples Nacional.

Carlos owns a grocery store and, in the last 6 months, he purchased more goods than the Simples Nacional rules allow. Knowing that he could be excluded from the system, Carlos decided to buy goods without an invoice in order not to record these entries and thus remain in Simples Nacional.

On a scale of 1 to 7, how much do you agree with Carlos's attitude?

- 1 - Completely unacceptable
- 2 - Highly unacceptable
- 3 - Partially unacceptable
- 4 - Neither acceptable nor unacceptable
- 5 - Partially acceptable
- 6 - Highly acceptable
- 7 - Completely acceptable

In your opinion, what percentage of entrepreneurs would act in the same way as Carlos in this situation?

- 0% to 10%
- 11% to 25%
- 26% to 50%
- 51% to 75%
- 76% to 100%
- I do not know

Scenario 2

One rule of Simples Nacional is that the company cannot be set up through intermediaries, such as family members, while maintaining centralized management.

José owns a pharmacy and, in order to expand the business without being excluded from Simples Nacional, opened three other companies registered in the names of his wife, son, and brother.

On a scale of 1 to 7, how much do you agree with José's attitude?

- 1 - Completely unacceptable
- 2 - Highly unacceptable
- 3 - Partially unacceptable
- 4 - Neither acceptable nor unacceptable
- 5 - Partially acceptable
- 6 - Highly acceptable
- 7 - Completely acceptable

In your opinion, what percentage of entrepreneurs would act in the same way as José in this situation?

- 0% to 10%
- 11% to 25%
- 26% to 50%
- 51% to 75%
- 76% to 100%
- I do not know

Scenario 3

To qualify for Simples Nacional, a company cannot exceed the maximum annual turnover limit of R\$4.8 million.

Márcio owns a custom furniture factory that earned R\$5 million last year. Knowing that he would be over the limit allowed under Simples Nacional, Márcio decides to postpone issuing some sales invoices from December to January of the following year. In this way, he reduces the company's annual turnover and remains in the simplified system.

On a scale of 1 to 7, how much do you agree with Márcio's attitude?

- 1 - Completely unacceptable
- 2 - Highly unacceptable
- 3 - Partially unacceptable
- 4 - Neither acceptable nor unacceptable
- 5 - Partially acceptable
- 6 - Highly acceptable
- 7 - Completely acceptable

In your opinion, what percentage of entrepreneurs would act in the same way as Márcio in this situation?

- 0% to 10%
- 11% to 25%
- 26% to 50%
- 51% to 75%
- 76% to 100%
- I do not know